

<b>Information to identify the case:</b>			
Debtor 1:	<b>Philip Brockman Hager</b>		Social Security number or ITIN: xxx-xx-2395
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Virginia		Date case filed in chapter: 13 6/16/25
Case number:	25-32367-KLP		Date case converted to chapter: 7 9/30/25

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Philip Brockman Hager	
2. All other names used in the last 8 years		
3. Address	583 Hazel Place, Unit A Henrico, VA 23233-7546	
4. Debtor's attorney Name and address	James H. Wilson Jr. 4860 Cox Road, Suite 200 Glen Allen, VA 23060	Contact phone 804-740-6464 Email: <a href="mailto:jameswilson29@gmail.com">jameswilson29@gmail.com</a>
5. Bankruptcy trustee Name and address	Jennifer J. West Spotts Fain PC 411 E. Franklin Street, Suite 600 Richmond, VA 23219	Contact phone (804) 697-2094 Email: <a href="mailto:jjw_trustee@spottsfain.com">jjw_trustee@spottsfain.com</a>

For more information, see page 2 >

Debtor **Philip Brockman Hager**

Case number **25-32367-KLP**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 804-916-2400	<b>For the Court:</b>  Clerk of the Bankruptcy Court: Charri S Stewart  Date: October 1, 2025
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 28, 2025 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 474 530 2661, and Passcode 2785313117, or call 1(804) 552-2198</b>
For additional meeting information go to: <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>		
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: December 29, 2025</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Philip Brockman Hager**

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<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Payment may be made by non debtor's check, money order, or cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non debtor's credit card. Cash is NOT accepted.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcyntices.uscourts.gov](http://bankruptcyntices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

In re:  
Philip Brockman Hager  
Debtor

Case No. 25-32367-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Date Rcvd: Oct 01, 2025

User: Admin  
Form ID: 309A

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2025:

Recip ID	Recipient Name and Address
db	Philip Brockman Hager, 583 Hazel Place, Unit A, Henrico, VA 23233-7546
aty	+ Andrew Todd Rich, Office of the Attorney General, 202 North 9th Street, 4th Floor, Richmond, VA 23219-3425
aty	+ John J. Trexler, Hairfield, Morton, PLC, 2800 Buford Road, Suite 201, Richmond, VA 23235-2453
cr	+ Colonial Farm Credit ACA, Hairfield Morton, PLC, 2800 Buford Road, Suite 201, Richmond, VA 23235 UNITED STATES 23235-2453
16746676	+ Acima Digital Fka Simp, 9815 S. Monroe St, Flr. 4, Sandy, UT 84070-4384
16746681	+ Colonial Farm Credit ASA, c/o Hairfield Morton Adam Trex, 2800 Buford Rd., Ste. 201, Richmond, VA 23235-2453
16788359	+ Colonial Farm Credit, ACA, c/o John J. Trexler, Esq/, Hairfield Morton, PLC, 2800 Buford Rd, Ste. 201, Richmond, VA 23235-2453
16756425	+ GOOCLAND COUNTY TREASURER, PO BOX 188, GOOCHLAND, VA 23063-0188
16746685	Goochland County Treasurer, PO Box 188, Goochland, VA 23063-0188
16746686	+ Hanover County Treasurer, PO Box 200, Hanover, VA 23069-0200
16746689	+ Kimberley Hamby Hager, 3677 Three Chopt Rd., Goochland, VA 23065-2144
16746692	+ Pendleton Community Ba, Pob 487, Franklin, WV 26807-0487
16763281	+ Pendleton Community Bank, c/o Hannah W. Hutman, Esq., Hoover Penrod, PLC, 342 S. Main Street, Harrisonburg, VA 22801-3628
16746694	+ Richmond VA Child Support, Attn: Bankruptcy Department, 5600 Cox Road, Glen Allen, VA 23060-9266
16746697	+ Stiles, Ewing, Powers, 3957 Westerre Pkwy., Ste. 400, Henrico, VA 23233-1319

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ EDI: BHWHTMAN.COM	Oct 02 2025 06:21:00	Hannah White Hutman, Hoover Penrod, PLC, 342 S. Main Street, Harrisonburg, VA 22801-3628
aty	Email/Text: jameswilson29@gmail.com	Oct 02 2025 04:07:00	James H. Wilson, Jr., 4860 Cox Road, Suite 200, Glen Allen, VA 23060
tr	+ EDI: FJJWEST	Oct 02 2025 06:21:00	Jennifer J. West, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
cr	+ Email/Text: bankruptcy@dss.virginia.gov	Oct 02 2025 04:09:00	Commonwealth of Virginia, Dept. of Social Services, P.O. Box 71900, Henrico, VA 23255-1900
16750366	+ Email/Text: bankruptcy@1ffc.com	Oct 02 2025 04:15:00	1st Franklin Financial Corporation, Attn: Administrative Services, PO Box 880, Toccoa, GA 30577-0880
16746677	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 02 2025 03:42:06	Affirm, 650 California St, 12 flr, San Francisco, CA 94108-2716
16746678	+ Email/PDF: bncnotices@becket-lee.com	Oct 02 2025 03:59:24	American Express, PO Box 981540, El Paso, TX 79998-1540
16778232	Email/PDF: bncnotices@becket-lee.com	Oct 02 2025 04:22:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16746679	+ EDI: TSYS2	Oct 02 2025 06:21:00	Barclays Bank, 125 South West St., Wilmington, DE 19801-5014
16840797	+ Email/Text: bankruptcy@henrico.us	Oct 02 2025 04:09:00	COUNTY OF HENRICO, VIRGINIA, SARA L. MAYNARD, ASST. COUNTY ATTORNEY, P.

District/off: 0422-7

User: Admin

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Date Rcvd: Oct 01, 2025

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			O. BOX 90775, HENRICO, VIRGINIA 23273-0775
16765600	EDI: DISCOVER	Oct 02 2025 06:21:00	Capital One, N.A., successor by merger to Discover, PO Box 3025, New Albany, OH 43054-3025
16746680	+ EDI: CITICORP	Oct 02 2025 06:21:00	Citibank, PO Box 790040, Saint Louis, MO 63179-0040
16746682	+ Email/PDF: creditonebknottifications@resurgent.com	Oct 02 2025 03:59:37	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16746683	+ EDI: DISCOVER	Oct 02 2025 06:21:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16766450	Email/Text: collecadminbankruptcy@fnni.com	Oct 02 2025 04:08:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, Ne 68197
16746684	Email/Text: collecadminbankruptcy@fnni.com	Oct 02 2025 04:08:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103-0000
16746687	Email/Text: bankruptcy@henrico.us	Oct 02 2025 04:09:00	Henrico County Dept. of Fin, PO Box 90775, Henrico, VA 23273-0775
16746688	EDI: IRS.COM	Oct 02 2025 06:21:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
16790753	EDI: JEFFERSONCAP.COM	Oct 02 2025 06:21:00	Jefferson Capital Systems, LLC, PO BOX 7999, SAINT CLOUD, MN 56302-9617
16746690	+ Email/Text: inchargehq@westcreekfin.com	Oct 02 2025 04:15:00	Koalafi, Attn: Bankruptcy, Po Box 5518, Glen Allen, VA 23058-5518
16746691	Email/Text: bk@lendmarkfinancial.com	Oct 02 2025 04:07:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014-0000
16803506	Email/PDF: resurgentbknottifications@resurgent.com	Oct 02 2025 04:00:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16764922	+ Email/Text: bankruptcy@bbandt.com	Oct 02 2025 04:08:00	LightStream, a division of Truist Bank, P.O. Box 1847, Wilson NC 27894-1847
16794063	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 02 2025 04:09:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
16752465	EDI: Q3G.COM	Oct 02 2025 06:21:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
16752469	EDI: Q3G.COM	Oct 02 2025 06:21:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
16746693	Email/Text: bankruptcy@republicfinance.com	Oct 02 2025 04:15:00	Republic Finance, Attn: Bankruptcy, 7031 Commerce Cir., Baton Rouge, LA 70809-0000
16747825	Email/Text: bankruptcy@republicfinance.com	Oct 02 2025 04:15:00	Republic Finance, LLC, 282 Tower Rd, Ponchatoula, LA 70454
16748688	Email/PDF: resurgentbknottifications@resurgent.com	Oct 02 2025 03:43:08	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16746695	+ Email/Text: bankruptcy@bbandt.com	Oct 02 2025 04:09:00	Sheffield Financial Co, Po Box 849, Wilson, NC 27894-0849
16759052	Email/Text: bankruptcy@bbandt.com	Oct 02 2025 04:09:00	Sheffield Financial, a division of Truist Bank, PO box 1847, Wilson, NC 27894-1847
16746696	+ Email/PDF: SoFiBKNotifications@resurgent.com	Oct 02 2025 03:41:25	Sofi, PO Box 654158, Dallas, TX 75265-4158
16802794	+ EDI: AIS.COM	Oct 02 2025 06:21:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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16746698	+ EDI: SYNC	Oct 02 2025 06:21:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
16746699	+ EDI: SYNC	Oct 02 2025 06:21:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16746700	+ Email/Text: synovusbankruptcy@synovus.com	Oct 02 2025 04:15:00	Synovus Bank, 1111 Bay Ave., Columbus, GA 31901-5218
16746701	+ EDI: Q3GTBI	Oct 02 2025 06:21:00	The Bureaus, 650 Dundee Rd., Ste. 370, Northbrook, IL 60062-2757
16746702	+ Email/Text: bankruptcy@bbandt.com	Oct 02 2025 04:08:00	Truist Bank, Po Box 849, Wilson, NC 27894-0849
16768603	EDI: USBANKARS.COM	Oct 02 2025 06:21:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
16746703	+ EDI: USBANKARS.COM	Oct 02 2025 06:21:00	US Bankcorp, 800 Nicollet Mall, Minneapolis, MN 55402-2511
16799503	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Oct 02 2025 04:07:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
16746704	+ Email/Text: bankruptcy@dss.virginia.gov	Oct 02 2025 04:09:00	Virginia Child Support, Bankruptcy Unit, PO Box 71900, Henrico, VA 23255-1900
16746705	+ EDI: G2RSVOLKSWGN	Oct 02 2025 06:21:00	Volkswagen Credit, Inc, Attn: Bankruptcy, 1401 Franklin Blvd., Libertyville, IL 60048-4460
16746706	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Oct 02 2025 04:00:48	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
16796720	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Oct 02 2025 04:11:35	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Pendleton Community Bank, c/o Hannah W. Hutman, Esq., Hoover Penrod, PLC, 342 S. Main Street, Harrisonburg, VA 22801-3628
16778238	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16799505	*+	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
16800506	*+	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2025

Signature: /s/Gustava Winters

District/off: 0422-7

User: Admin

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Date Rcvd: Oct 01, 2025

Form ID: 309A

Total Noticed: 60

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2025 at the address(es) listed below:

Name	Email Address
Andrew Todd Rich	on behalf of Creditor Commonwealth of Virginia Dept. of Social Services, Division of Child Support Enforcement trich@oag.state.va.us, bankruptcy@dss.virginia.gov
Hannah White Hutman	on behalf of Creditor Pendleton Community Bank hhutman@hooverpenrod.com scurtis@hooverpenrod.com;hooverpenrodplc@jubileebk.net
James H. Wilson, Jr.	on behalf of Debtor Philip Brockman Hager jameswilson29@gmail.com
Jennifer J. West	jjw_trustee@spottsfain.com jjw@trustesolutions.net
John J. Trexler	on behalf of Creditor Colonial Farm Credit ACA jtrexler@hmalaw.com
Matthew W. Cheney	USTPRegion04.RH.ECF@usdoj.gov
Suzanne E Wade	ecfsummary@ch13ricva.com

TOTAL: 7